

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Mines, Darren J	§	Case No. 08 B 15068
	Mines, Sherilyn L	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 06/12/2008.

2) The plan was confirmed on 08/14/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/06/2010.

5) The case was dismissed on 06/03/2010.

6) Number of months from filing or conversion to last payment: 24.

7) Number of months case was pending: 26.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$34,600.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$28,287.50
Less amount refunded to debtor	\$775.00

**NET RECEIPTS:** \$27,512.50

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$767.50
Court Costs	\$0
Trustee Expenses & Compensation	\$1,836.38
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$2,603.88

Attorney fees paid and disclosed by debtor \$3,106.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
America's Servicing Co	Secured	\$18,000.00	NA	NA	\$0	\$0
America's Servicing Co	Secured	\$72,000.00	NA	NA	\$0	\$0
American General Finance	Secured	\$5,632.56	\$3,740.74	\$3,740.74	\$2,937.75	\$0
Countrywide Home Loans Inc.	Secured	\$25,000.00	\$13,998.78	\$13,998.78	\$6,793.50	\$0
Countrywide Home Loans Inc.	Secured	\$190,000.00	\$189,865.90	\$189,865.90	\$0	\$0
Franklin Capital	Secured	\$18,863.90	\$18,863.90	\$18,863.90	\$9,442.01	\$0
Wells Fargo Financial Illinois Inc	Secured	\$11,400.00	\$11,400.00	\$11,400.00	\$5,735.36	\$0
American Honda Finance Corporatio	Unsecured	\$0	NA	NA	\$0	\$0
Asad Zaman MD	Unsecured	\$210.00	NA	NA	\$0	\$0
Associated St James Radiologis	Unsecured	\$74.00	NA	NA	\$0	\$0
AT&T	Unsecured	\$481.00	NA	NA	\$0	\$0
AT&T Broadband	Unsecured	\$0	NA	NA	\$0	\$0
Baron's Creditor Svc	Unsecured	\$2,266.00	NA	NA	\$0	\$0
Best Buy Reward One Mastercard	Unsecured	\$298.77	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,671.00	NA	NA	\$0	\$0
Chase Automotive Finance	Unsecured	\$0	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Chase Automotive Finance	Unsecured	\$10,000.00	\$14,881.64	\$14,881.64	\$0	\$0
Citi Auto	Unsecured	\$0	NA	NA	\$0	\$0
Citizens Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$0	\$1,216.82	\$1,216.82	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,434.00	\$1,434.96	\$1,434.96	\$0	\$0
ECast Settlement Corp	Unsecured	\$335.00	\$408.17	\$408.17	\$0	\$0
ECast Settlement Corp	Unsecured	\$2,194.00	\$2,248.90	\$2,248.90	\$0	\$0
First National Bank Of Marin	Unsecured	\$848.84	NA	NA	\$0	\$0
First Premier	Unsecured	\$0	NA	NA	\$0	\$0
First Premier	Unsecured	\$0	NA	NA	\$0	\$0
Franklin Capital	Unsecured	NA	\$0	\$0	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$995.00	NA	NA	\$0	\$0
Insure One	Unsecured	\$73.00	NA	NA	\$0	\$0
Jc Penney - GEMB	Unsecured	\$0	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$0	\$631.70	\$631.70	\$0	\$0
Luna Carpeting & Blinds	Unsecured	\$399.00	NA	NA	\$0	\$0
MCI Telecommunications	Unsecured	\$678.00	NA	NA	\$0	\$0
Midwest Diagnostic Pathology, SC	Unsecured	\$29.00	NA	NA	\$0	\$0
Midwest Emergency	Unsecured	\$572.00	NA	NA	\$0	\$0
Monterey Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Mortgage Lenders Network USA	Unsecured	\$0	NA	NA	\$0	\$0
Mortgage Lenders Network USA	Unsecured	\$0	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$1,197.00	NA	NA	\$0	\$0
Novastar Mortgage Inc	Unsecured	\$0	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$4,112.89	\$4,611.71	\$4,611.71	\$0	\$0
Radiology Center	Unsecured	\$154.00	NA	NA	\$0	\$0
Sams Club	Unsecured	\$0	NA	NA	\$0	\$0
Sherwin Williams Emp CU	Unsecured	\$0	NA	NA	\$0	\$0
Sprint	Unsecured	\$0	NA	NA	\$0	\$0
U S Cellular	Unsecured	\$829.00	NA	NA	\$0	\$0
United Credit Union	Unsecured	\$0	NA	NA	\$0	\$0
United Credit Union	Unsecured	\$1,283.00	\$1,360.03	\$1,360.03	\$0	\$0
US Bank	Unsecured	\$4,612.00	NA	NA	\$0	\$0
Wells Fargo Financial Illinois Inc	Unsecured	\$3,114.00	\$1,857.39	\$1,857.39	\$0	\$0
XM Satellite Radio	Unsecured	\$40.85	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$189,865.90	\$0	\$0
Mortgage Arrearage	\$13,998.78	\$6,793.50	\$0
Debt Secured by Vehicle	\$30,263.90	\$15,177.37	\$0
All Other Secured	\$3,740.74	\$2,937.75	\$0
<b>TOTAL SECURED:</b>	<b>\$237,869.32</b>	<b>\$24,908.62</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,651.32</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$2,603.88	
Disbursements to Creditors	\$24,908.62	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$27,512.50</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 3, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.